

In the Claims:

Please amend claims 1 and 11 as follows:

A1  
1. (First Amended) A universal charity card system comprising a universal charity card which identifies a customer-benefactor and a charity by coded information and a merchant computer system which reads the universal charity card's coded information and computes charitable contribution to the charity as a percent of sales to the customer-benefactor; wherein an identification of the customer-benefactor is bar coded on a first side of the charity card and an identification of the charity is bar coded on a second side of the charity card, wherein a plurality of charities are bar-coded along with percent split of charitable contribution among the plurality of charities.

A2  
11. (First Amended) A universal charity card system comprising:  
a universal charity card which identifies a customer-benefactor and a charity by coded information, wherein the customer-benefactor's identification and charity's identification is coded on the card;  
a merchant computer system which reads the universal charity card's coded information, computes charitable contribution as a percent of sales to the customer-benefactor and stores in a merchant database data on the customer-benefactor identification, the charity identification, and charitable contribution; and disburses a check to the charity for charitable contribution; wherein the merchant computer system comprises an input peripheral device, a sales/receipt software, a Universal Charity Card System (UCCS) merchant software and an electronic link to a central computer system; wherein the UCCS merchant software includes (i) an interface function to merchant's sales/receipt system transferring UCC data and current sale to the UCCS software; (ii) a function of computing cumulative charitable contribution equal to prior charitable contribution plus a percent of current sale; and (iii) a function of printing charity name and cumulative charitable contribution on the current sales receipt.

Please cancel claims 4, 5, and ~~12-25~~ without prejudice.

Please add new claims 26-40 as follows:

A3  
26. A universal charity card system comprising (i) a universal charity card which identifies a customer-benefactor and a charity by coded information, (ii) a merchant computer system which reads the universal charity card's coded information and computes charitable contribution to the charity as a percent of sales to the customer-benefactor; wherein the merchant computer system stores in a merchant database the customer-benefactor identification, the charity identification, merchant identification and charitable contribution, where the merchant computer system comprises an input peripheral device, a sales/receipt software, a Universal Charity Card System (UCCS) merchant software and an electronic link to the central computer system, wherein the UCCS merchant software comprises an interface function to merchant's sales/receipt system transferring UCC data and current total sale to the UCCS merchant software and a function of computing cumulative charitable contribution equal to prior charitable contribution plus a percent of current sale; and a function of printing charity name and cumulative charitable contribution on the current sales receipt, and (iii) a central computer system which pre-stores merchant's bank electronic fund transfer identification, charity's bank electronic fund transfer identification, and links to the merchant computer system for the purpose of downloading the merchant database, whereby, <sup>(it)</sup>downloads the merchant database and initiates a debit electronic fund transfer to the merchant's bank for an amount equal to the charitable contribution and a credit electronic fund transfer to charity's bank for an amount equal to the charitable contribution.

27. The card system of claim 26, wherein the UCCS merchant software further comprises a function of updating the merchant database with customer-benefactor identification, charity identification and charitable contribution.

28. A charity card system that facilitates a customer making a purchase from a merchant with a charitable contribution from the purchase being forwarded to a charity, the charity card system comprising (i) a charity card that identifies the customer and the charity, and (ii) a merchant computer system used by the merchant to compute the charitable contribution that is to be forwarded to the charity.

29. The charity card system of claim 28, wherein the merchant computer system stores identification data of the customer, identification data of the charity and the charitable contribution.

30. The charity card system of claim 28, wherein the charity card includes the identification of the customer on a first side of the card and the identification of the charity on a second side of the card.

31. The charity card system of claim 28, wherein the charity card includes an identification of a plurality of charities and information regarding the distribution of the charitable contribution among the plurality of charities.

32. The charity card system of claim 28, wherein the merchant computer system generates a sales receipt for the customer, the sales receipt containing information regarding the purchase, including the amount of the charitable contribution.

33. The charity card system of claim 32 wherein the merchant computer system stores each of the charitable contributions by the customer and the sales receipt includes a cumulative total of the charitable contributions by the customer.

34. The charity card system of claim 32 wherein the sales receipt includes information regarding the identification of the charity.

A3  
cont'd

35. The charity card system of claim 28 further comprising a central computer system that is electronically linked to the merchant computer system, the central computer system receiving information regarding the charitable contribution from the merchant computer system, the central computer system initiating a transfer of funds from the merchant to the charity.

36. The charity card system of claim 35 wherein the central computer system stores information regarding the charity and the customer and the central computer system is used to create the charity card.

37. The charity card system of claim 35, wherein the central computer system generates statements to the merchant, the charity and the customer.

38. The charity card system of claim 28 wherein the merchant computer system reads the charity card to determine the identity of the customer and the charity and the merchant computer system records the charitable contribution made by the merchant to the charity.

39. A charity card comprising a substrate, an identification of a plurality of charities recorded on the substrate and information regarding a distribution of charitable contributions among the plurality of charities recorded on the substrate.

40. The charity card of claim 39 wherein an identification of a customer is recorded on a first side of the substrate and the identification of the charities is recorded on a second side of the substrate.